DOCUMENT RESUME

ED 227 005 SO 014 323

AUTHOR Kischke, Martina I.
TITLE Between Worry and Security: The Situation of the "Aged" in the Federal Republic of Germany. Special Analysis. Sozial Report 2-82 (e).
INSTITUTION Inter Nationes, Bonn (West Germany).
REPORT NO SR-2-82(e)
PUB DATE 82
NOTE 34p.; Some pages may be marginally legible due to light print type.
PUB TYPE Information Analyses (070)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Age Discrimination; Educational Needs; Federal Aid; Females; Foreign Countries; Gerontology; Males; *Older Adults; Preretirement Education; Retirement Benefits
IDENTIFIERS *West Germany

ABSTRACT

German people are thinking about how senior citizens, who comprise about 15% of the population, can live a better life. Women predominate among the senior citizens in Germany. Investigators into the educational needs of older women living alone found that a very small number take part in further educational opportunities. Two major problems of these women are physical loneliness and financial need. Everything in life, including growing old, has to be learned. German firms and trade unions, institutions for adult education, and welfare associations are already dealing with this problem. For example, trade unions are sponsoring courses to help prepare workers for retirement, and, as guests, senior citizens can listen to lectures at every German university. The law concerning widows' and widowers' pensions is being reformed. Senior citizens are beginning to mobilize. Important addresses and literature for further reference are provided. (RM)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

Sozial-Report **SR 2-82 (e)**

Inter Nationes, Kennedyallee 91-103
D-5300 Bonn 2
Bundesrepublik Deutschland
Telefon (0228) 8801, Telex 885431

Verantwortlicher Redakteur: Dr. Heribert Blondiau

ED227005

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

X This document has been reproduced as received from the person or organization originating it.
☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIA HAS BEEN GRANTED BY
H. Blondiau
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Special analysis

Between Worry and Security

- The Situation of the "aged" in the Federal Republic of Germany -

By Martina I. Kischke

SO 014 323

Bei Abdruck Beleg erbeten

Contents

		Page
	What's in a Word?	1
1.	From "the aged" to "Senior Citizens"	2
2.	New discoveries in gerontology	4
3.	At the graveside stand the women	8
4.	Growing old has to be learnt too	13
5.	Aid for the aged and the public	15
6.	Senior citizens on the schoolbench	16
7.	They no longer belong on the scrapheap	18
8.	In old age inside one's own four walls?	19
9.	How is that with the pension?	22
10.	The old folk begin to mobilise	24
11.	Important addresses	26
12.	Literature for further reference	27

Diagrams

I.	Prepared for old age	29
II.	Go on pension when?	30
III.	Pensioners and prices	31

Other Special Analyses (Social Reports) in this series:

The target is industrial democracy
-Thirty years of co-determination in the Federal Republic of Germany - SR 10-81

"I want to know where I belong"
-Family life in the Federal Republic of Germany- SR 6-81

Sympathy is not enough
-Handicapped in the Federal Republic of Germany- SR 1-81

Costs, clinics and patients
-Health services in the Federal Republic of Germany- SR 11/12-80

BLANK PAGE
DO NOT FILM

What's in a word?

It was the Sphinx at Thebes who used to submit new arrivals to what was, so to speak, the first quiz game in the ancient world. The mythical beast used to pose a riddle: "What creature walks on four legs in the morning, on two at midday and in the evening on three?" But unlike the Quiz shows on television, if you did not know the answer you paid with your life. Oedipus was the first who knew the answer which was - the human being. At the start of his life, as a crawling infant he goes on all fours, in middle age he goes upright and in the evening of his life he needs a stick - the "third leg."

The idea in the ancient world that age was inseparable from infirmity and the need of support has lasted through the centuries. It was granted that old people possessed wisdom and experience but equally it was assumed that they were physically frail. The symbol of age was the walking stick. Only in the second half of this century have ideas about age gone through a fundamental change - partly as a result of new scientific knowledge. The customary picture of the "old man on a stick" has turned out to be a cliche. Today's senior citizens have become mobile - they like travelling and they have gone in for further education. They are physically stronger and mentally more flexible than their forefathers were at the same age - if indeed their forefathers ever reached that age.

About 15% of the population in the Federal Republic of Germany are over 65 years of age. In the year 1978 9.16 million people over 65 were living in the Federal Republic of Germany - of whom 3.48 million were men and 5.68 million women (in a total population of 61 million). Statistics experts calculate that by 1990 the proportion of men over 65 will decline to 2.98 million while that of women in this phase of life will rise to 5.84 million.

The larger proportion of older women in the population as a whole can be explained by the high losses of male population in the two world wars.
(1)

In addition, women in the Federal Republic of Germany have a higher life expectancy: life expectancy for newborn children of the female sex is 75.6 years which is seven years longer than for the male sex which can only look forward to 68.9 years.

1. From "the aged" to "Senior Citizens"

"What would have happened if ... " is the title of a series produced by the West German television in Cologne which has attracted a lot of attention. It consists of circumstances or situations in which Federal citizens are specially interested presented as though in real life.

What would it be like if ... we go on pension at the age of 58. This was the theme of a transmission in this series which was seen on screens throughout the country on December 17, 1981. This thought, said the announcer at the start of the programme, "would have been Utopian only one year ago but it could soon become reality."

The fact that this theme was given prime time on television in the pre-Christmas programme shows what topical importance it has at the moment among both employees and employers although their motives for considering premature pensions are different. In the present conditions of compulsory pension insurance men normally retire from work at 65 and women at 60. The introduction of a flexible age limit has made it possible for men to retire at 63. Since January 1, 1980, persons who are severely handicapped or otherwise unfit for work may retire even earlier at 60 and draw their pension. This however depends on their having at least 35 years of insurance contributions to their credit.

In the fictional television programme about retirement at 58, a fictional spokesman for the government said: "Basically one has to say that this arrangement corresponds to the wishes and the needs of the employees." Doubtless it fits in with their wishes but hardly with their needs. For the planners of the programme based it on a slight trick. For every year that a worker goes on pension earlier he would receive five per cent

(2)

less. In the middle of the programme protests started to come in from the workers. A building worker angrily worked out in front of the camera that up till now the earliest he could go on pension was after the completion of his 63rd year. By retiring at 58 he would lose 25% of his pension - and that was financially "no go."

The actual reactions of Federal citizens watching the programme in their homes would have been somewhat similar. But the television programme did show at any rate that people in the Federal Republic of Germany are having thoughts about how the old can stay young longer. How senior citizens with their various interests can be given a more worthwhile life in the evening of their days. More worthwhile could mean also that employees must be given the chance to build out this third phase of their life (if one assumes that the first part of their life is the "learning phase" and the second part the "vocational phase").

Those peaceful picture-book illustrations with which our grandfathers grew up have been wide of the mark for a long time now. There was grandpa puffing at his pipe in the armchair and gazing absent-mindedly out of the window. Grandma, her hair in a bun at the nape of her neck sat beside the old man bent over her knitting. These are out-of-date pictures from another era. The smart grandparents of 1982 have little in common with the cliche picture of their own grandparents. What has happened? The "old folk" of yesterday have quietly turned into the "senior citizens" of today. People are staying active longer.

After the end of their working life many senior citizens in the Federal Republic are beginning to fulfil their life's dream by realising the dreams of their youth. This can be further education for which 40 years ago there was no money or it can be travelling which formerly when the children were small, was too expensive. Travel agents say that 40,000 senior citizens spent the winter at economic prices in souther countries.

Senior citizens have been a factor in the economy for a long time now. Complete branches of industry have adapted themselves to the seniors. Many restaurants include a "Senior dish" on

their menus - a light, easy-to-digest meal that it also a little cheaper. The Federal Railways has issued a "senior pass" to attract older travellers who can in this way travel long distances cheaper. The travel urge of older people has a shadow side too unfortunately. The trip to southern countries is all too often a flight from loneliness at home.

Age is no longer a time of resignation as it was formerly. For some time now the book market has set its sights on the requirements of a new circle of buyers. "Chances at 50" is one book title, for example. Another is "Live happily after 40." While woman author Susanna Kubelka lets the title of her book sound like a cry of jubilation - "Forty at Last."

It is quite clear that in the last two decades there has been a change in the attitude of society towards age. The period when everything had to be young appears to be over. Young people shedding the environment of their parents' home in which they grew up are now looking for the elaborate pieces of furniture of their grandparents' day. Since this trend has set in the word "old-fashioned" no longer has a derogatory sound in the German language. The greater value placed on old things, the nostalgia for the old days has brought with it a new attitude towards age.

It does not matter what the motivation is behind this trend - it may be uneasiness at too much modern technology or fear of an inhuman future: the change in social attitudes has benefitted the seniors. It has brought them new self-assurance.

2. New discoveries in gerontology

The "Geronten" in ancient Greece were the Elders, the advisers and judges. The term was in no way derogatory but rather an honourable one. The word "gerontology" is derived from Greek and is applied to a branch of science that deals with the process of ageing - from the medicinal, psychological and sociological points of view. In the larger field of gerontology is included geriatry which is the special study of the ailments of ageing people.

BEST COPY AVAILABLE

The United Nations estimate that in the next 20 years the number of people over 60 will increase worldwide by over 90 per cent while the population as a whole will increase only by 70 per cent. This alone is reason enough for an intensive consideration of the problems of old people with a view to finding preventive measure against the general ailments of old age. In the opinion of UN experts all medical students, for instance, as well as graduates in other professions dealing with seniors, should have to go through a special course in gerontology in their basic training.

The figures alone point to the need for big efforts. By the end of this century 600 million people in the whole world will have reached the age of 60 or over. In 1950 this group numbered only 200 million. Twenty years later it was 300 million. The age pyramid is growing: people live longer.

In view of this development the General Assembly of the United Nations has decided to call a world assembly on questions of age. It will take place in summer, 1982, in Vienna. The age question appears to be becoming one of the most interesting questions of the future. This was clear at the international Gerontological Congress held in Hamburg in the summer of 1981. Participants at this congress learnt that the human being has still not yet attained his greatest possible age. This age is probably 115 or even 120 years. Even today there are in the Federal Republic of Germany between 1,000 and 1,200 citizens who are more than 100 years old - 750 to 900 of them are women. These figures were cited at the Hamburg congress.

While society has apparently changed its views about old age it has not yet followed the logic and made this phase of life really always worthwhile. Doctors and sociologists are agreed that in this area much remains to be done. It is no coincidence that 15 to 20 per cent of over-65s suffer from mental disturbances - eight per cent of them have to be treated from time to time in hospital while three per cent are under permanent treatment.

Natural scientist Dr. Walter Theimer has come to the conclusion that in the Federal Republic of Germany only about one person in

BEST COPY AVAILABLE

a hundred dies of old age. Half of all people in western Europe and north America die from heart and vascular ailments and 15 per cent from cancer. Theimer: "The remainder of deaths are spread in small numbers over all kinds of sickness but the weakness of old age, which is medically hard to define, plays a relatively small part, smaller than one would think." The scientist described the interval between the 60th and 70th year as "pre-senior" and the period after the 70th birthday as "seniority." And he remarks that the ageing organism in this stage is subject to increasing vulnerability. This means that the organism can no longer overcome illnesses which it would have thrown off in youth without trouble. The problem of how this increased vulnerability arises is one which the medical profession will have to closely investigate in the years to come.

The riddle of "long life" has also not yet been explained. No doctor can give a patient a recipe for longevity. But there are at least some statistics in existence. The Kuratorium of German Aid to the Aged reported in summer, 1981 the result of the latest statistical investigations. From these it emerges clearly that women are more robust than men. The life expectancy of a woman in the Federal Republic is about 75.6 years, that of a man on the other hand only 68.9 years.

Certain statistical evidence can be of help to researchers into old age. It is quite apparent that married people live longer. The Berlin professor Arthur E. Imhoff showed in a study of the history of public health that skilled and unskilled workers who were single, widowed or divorced have the lowest life expectancy.

"Growing old," writes the natural scientist Walter Theimer in his book, "The Riddle of Ageing" - "is a process which can be investigated experimentally like every other natural process. Numerous researchers all over the world are working - with remarkably little public assistance - to throw light on the fateful course of events in the ageing process. For a long time a subject of mere speculation, research into ageing moved some time ago into the experimental stage. It is still however in an early stage. Practical results such as a slowing down of the ageing process or rejuvenation are not in sight. But the aim of all ageing research is an eminently practical one. Its aim is

not only to prolong human life but above all to maintain health, fitness and productivity up to an advanced age."

The problems that age brings with it are not national problems but questions of worldwide importance. This was what the Federal Minister for Youth, Families and Health, Frau Antje Huber said in September, 1981. She would like to see old people safeguarded in three areas particularly:
- the maintenance of their independence,
- the improvement of the social position of the older generation,
- the safeguarding of in-patient care.

The maintenance of independence in day-to-day life is a subject especially close to Frau Huber's heart. She knows that this is conditional on making sure that the old people have an income and a place to live suited to their age. Furthermore, says her Ministry, "the necessary social services must be available and care of health likewise."

Tips on how to look after your own health are issued in brochures by the Ministry of Youth, Families and Health. One of these is entitled "Grow old and stay healthy." Its motto is "Health is not everything but without health everything is nothing." There are tips about sport - "Exercise - the miracle medicine that costs nothing" and diet - "With every added year the right diet becomes more important." Both of these reminders are extremely important because among the most frequent ailments of old age is arterio-scelerosis (hardening of the arteries) which to a large extent arises from a wrong diet and too little exercise.

Having a useful occupation is important for mental health. Activity can often do more for older people than geriatric medicines. New tasks or taking up a hobby can prevent the depressions associated with age that come from the loss of a marriage partner or retirement from the accustomed work-environment. Older people are also subject to depressions when they have to spend a longer period in hospital. For many seniors conceal an unspoken fear that this will be their last bed.

3. At the graveside stand the women

Women predominate among the seniors in the Federal Republic of Germany. This is not only due to the fact that more men died in both world wars but also that women have a higher life expectancy. Whoever had completed their 65th year in 1978 could, if she was a woman, count on another 16.16 years of life whereas a man had only 12.61 years to look forward to.

The Federal Ministry of Youth, Families and Health has worked out that 70 per cent of women over 65 but only 24 per cent of men in that group are regarded as being alone. Many of them however live in combined households with other members of their family. The fact is, at the same time, that of the women over 65, about one-third actually live on their own while of the over-65 year old men only 15 per cent do so.

Physical loneliness in the case of older women is often coupled with financial need. Figures published by the Federal Families Ministry, tell their own tale: "The average pension per insured person in January, 1980 was running at 1,052 DM a month for men in the workers pension insurance and 1,459 DM a month in the salaried employees pension insurance. The equivalent for women in the two categories was 377 DM a month and 688 DM a month."

It is obvious that a pension of this size is not adequate for many older women living on their own. That is why they have a legal claim to supplementary social aid. Of the more than two million recipients of social aid in the Federal Republic of Germany (that is about three per cent of the population) older women form the biggest single group. But many women do not claim the social aid to which they are entitled because they regard it as demeaning.

Married women, who do not go out to work, are mostly socially insured through their husbands. If the man belonged to the pension insurance fund, the woman receives a widow's pension upon his death. It amounts to about 60 per cent of the disability pension of her dead husband "if the widow is 45 years old or unable to work or has at least one child under 18 or has to look after a handicapped child." This so-called "large widow's pension" amounted in January, 1980 in the salaried employees

insurance on average to about 825 DM and in the workers pension insurance to about 583 DM a month (source: Federal Ministry of Youth, Families and Health). But - if the husband was not in the state social insurance or, for example, in the separate provident fund for government officials, his widow goes empty-handed. The fine words of the German poet, Johann Wolfgang von Goethe: "What one desires in youth one has in abundance in age" have no bearing at least on the financial situation of many older women.

Of the 3.8 million pensions paid out in January, 1980 to widows and widowers, 99.8 per cent went to surviving women. More than one-third of the widows in the Federal Republic of Germany, the majority of whom live from their pensions, draw both a pension in their own right plus a widow's pension. But what at first sounds quite considerable on paper is put into perspective by the Federal Families Ministry with the words: "However even in these cases the total amount is as a rule lower than that of the men." However there is hope here of a change. For as more and more women go out to work, the proportion of widows with two pensions as well as the size of the total income will increase.

Women in the Federal Republic of Germany who are today more than 65 years old, stem from a generation in which it was customary to educate girls for marriage and family life but not for a job or profession. And if they actually did have any training their earning life came to an end usually when they married. The family became their life.

With these women the danger is always present that they can easily become depressed when their partner dies and the children raise their own families in other towns. Life in a large family of three generations, which was quite usual at the turn of the century, is the exception today. If the children live in the same town the contacts between the women and their children and grandchildren are very intensive, even to the point where they withdraw from other people "or neglect very much the area of other contact possibilities" to quote from an investigation into "Educational needs of older women living alone."

What the emotional situation of many elderly and old women is can be gleaned from the answers to the question to whom do they turn

when they have worries and problems. The study already mentioned brought out that 44 per cent of the women questioned turn in such a situation to their children. Sixteen per cent declared that they had nobody with whom they could discuss their troubles and 18 per cent of the women questioned said they did not want to burden other people. This attitude of reserve could go back to the educational maxims of the first 30 years of this century when girls were brought up to put their own wishes last and devote themselves to the needs of the other members of the family.

The investigation also showed that only a minimal part of older people actually take part in the further education opportunities available - and that those seniors who take advantage of what is offered are those who anyway belong to the more active ones. It is not surprising when one knows that of the women over 70, 89 per cent only have a primary school education and only 1.3 per cent are university graduates. The proportion of older women who have been to an intermediate school or had vocational training at an institute of further education is small. It is plain that the situation of many elderly women in life becomes problematical when three fateful factors coincide. These are:
1, simple education; 2, lack of vocational qualifications, and 3, low pension entitlement. This is very often the position especially with women over 70.

Half of the women questioned on behalf of the Families Ministry knew that there was a club for old people in the vicinity of their homes but 55 per cent took no advantage of any particular opportunity for older people. The desire for company evidently declines with years. It is most marked in the age-group of 60-70 year old women. In order to reach other women living on their own, the study proposes that in the towns for example, an organisation should be set up with honorary workers in different sections of the town to work with the elderly and visit them at home. In order to take advantage of educational opportunities people who have not been used to it since their youth, must first be motivated.

Educational chances opening new perspectives for life, are most important for women. For it is particularly the women, according to sociologists, who will have a "fourth phase of life." It is

customary to speak of three phases of life - the learning phase, the working phase and the retirement phase after leaving employment. Women however, according to a table produced by the Kuratorium of German Aid to the Aged, have a different sequence of life-phases. Their life is divided into four periods:

1, Childhood and vocational training, exercise of vocation,
2, Years as housewife and mother,
3, Return to vocational life when the children grow up,
4, Retirement after giving up work.

In the third phase when going back to her vocation a woman of 45-46 years of age can these days already be a grandmother. This shift in age has certainly contributed to the changed attitudes of society towards seniors. When the Hamburg women's magazine, Brigitte, in late autumn, 1981, demonstrated that a 60-year old mother of four and grandmother can wear fashionable clothes and a decent amount of make-up, it received enthusiastic readers' letters.

The chic 60-year old belongs however to a new generation of seniors. Older women often have difficulty coming to terms with their situation in life. That at any rate is the conclusion of an investigation by Gerhard Naegele and Wolfgang Plum into the "Social position of older women living alone in large cities in the Federal Republic of Germany." In this study, supported by the Kuratorium of German Aid to the Aged, 600 women over 60 living on their own in Cologne, Hamburg and Stuttgart, were questioned.

The results are sad. Half of the women questioned had been out to work but they were in such badly paid jobs that their pensions were slim. When the rent for their home was deducted from their pensions, a good third of the women who answered questions in the study, had less than 600 DM a month on which to live. No wonder that 44 per cent of these women do not turn the heating up on cold days - which again is a frequent cause of illness.

Eighty per cent of the women questioned were widows - most of them had been living alone for 16 years. The questioners noted that the women found living alone less burdensome if they had already lived alone for a longer period. Television and going for a walk were the most popular leisure occupations

Sporting activity and taking part in clubs and associations interest women living alone less the older they become. If the financial situation is not bright their interest in company is even smaller - they do not want anyone peeping behind the scenes of their plight. Even going to church is for older women in the big cities no consolation. Only half of the women questioned said religion was important for them. The authors of the study came to the conclusion that one-third of the older women whom they visited lived very isolated lives, another third lived in partial isolation while only one-third was fully integrated in their society of fellow citizens.

In her book "The best half of Life" the woman physician, Dr. Ilva Oehler writes: "Some time ago there was an exhibition in our town about the work among the aged of the organisation 'Pro Senectute'. AS I wrote my name in the visitors book I fell into conversation with one of the ladies whose task was to answer questions. When I remarked that the preparation for age must start in youth, she answered: 'No, in the kindergarten.' By this she meant that it is in the kindergarten that the image of the old woman as a bad fairy or old witch is first stamped. But I took her remark to mean that the basic pattern of our life is laid out in earliest childhood, everything else is only the carrying out of the weave."

This is the point exactly. Women who are accustomed from childhood to accept educational offers and take up contacts, such women are also ready in old age to educate themselves further and not become isolated. The usual practice in socially weak levels of one-sided concentration on the family and earning bread has fateful consequences for the woman who is on her own in old age. She has not learnt to develop activities on her own initiative that will make life in old age worth living.

That it can be otherwise is shown in a report by Christel Krueger in the Frankfurter Rundschau. She tells of an 80-year old woman who runs a club for the old. And she quotes the old lady: When I wake up sometimes I think - 80, if I just stay lying where I am, maybe I would go to sleep for ever. But then I give myself a shove and count up - your daughter needs you, the seniors club needs you. So then I get up and I am quite bright and happy."

4. Growing old has to be learnt too

Everything in life has to be learnt - that includes growing old. Men particularly, after retiring from their life's work, have trouble with the "retirement-syndrome." They do not know what to do with the time on their hands, they miss the conversations with their colleagues and they miss the accustomed daily routine. The consequences are very often sicknesses which appear to have organic origins but in reality are psychological. They have a fear of old age.

"The improvement of the situation in life of older people in our society has been one of the principal political tasks of the central government for years. It is not solely concerned with safeguarding their material existence but at the same time in helping to integrate older people in the community." This was the start of the answer given by the Families Minister, Frau Antje Huber in November, 1978 to a comprehensive parliamentary question about the situation of older people in the Federal Republic of Germany. Of special importance in her answer was the question of preparing for age. She mentioned organisations that were working directly on the problem of preparing persons for the third phase of their life at ages of 50 to 55. "Firms and trade unions, institutions for adult education and welfare associations are already dealing with this problem," said Frau Huber.

The industrial trade union, Metall, for example, is collaborating with the ESTEL steel works Dortmund AG (formerly Hoesch) in taking on shift workers. Through special courses they are being prepared for premature retirement. At the Dortmund university there is a special project "Further education of seniors" which is giving assistance. The sociologist Werner Hans Kunze characterised the task thus: "The situation in life of older people is marked by a contradiction. On the one hand they are dismissed, turned loose because there is no use for their services, forced into inactivity and made to feel unimportant; on the other hand they are free and released for another life."

Finding a way out of this dilemma is not easy for many older people. In smaller firms they hang on doing holiday relief and casual work for a time while they are getting over the retirement shock. But in large firms this is not always possible.

In the former Hoesch steelworks in Dortmund, for example, 8,000 steelworkers are going to be dismissed to become premature pensioners in the next few years. They are not likely to find another place on the labour market. That is why members of the Dortmund university and the Metall trade union are preparing them now for the problems of "permanent free time." The wives of the steelworkers moreover are taken into the discussion from the beginning. After all they are the ones who will have to spend most time with a discontented premature pensioner. The comment of one steelworker's wife to her husband was: "You will soon get used to your leisure, the question is how will I get used to your leisure?"

The scientists at Dortmund university do not want to establish a "school for pensioners" but they do want to give the pensioners concerned a chance to get their troubles off their chest and show them how other colleagues have overcome the problem. What is important for the scientists is the cooperation between university and trade union. The IG Metall union is putting into practice through its participation in the project, some of the demands contained in the German Trades Union Federation's programme for an improvement in the situation of life of older people.

Assistance with age problems can also be given by the round 60 senior citizens consultative councils formed in the Federal Republic of Germany in the last 10 years. Their mode of election differs but in most cases the delegates are nominated by representatives of welfare associations, old people's homes and clubs for the aged. In many places the consultative council is simply nominated by the town council. Their main task lies mostly in coordinating aid measures for the old with the social administration. Some of the councils also organise consulting hours when older citizens can inform themselves about their rights.

Promoted by the Volkswagen Foundation a study appeared in 1981 carried out by the Institute for Social research and Social policy and dealing with the work of the senior citizens councils. The seniors consultative councils could work more effectively if the external circumstances were more favourable. Many of the councils questioned have no budget of their own, most have no place to meet and their rights and duties are not clearly defined by the local

authorities. Here then are chances which could be used.

That a large amount remains to be done by the local authorities in this field is shown by another investigation carried out by the same institute - this time with the support of the Families Ministry. This one had as its theme "Class and sex aspects in the preparation for retirement and old age." Its conclusion: In the preparatory courses and seminars the lower social classes were at a disadvantage. The opportunities offered for further education in later years were more suited by their nature to participants from middle and upper social levels.

In the kindergarten the child is prepared for school. Likewise the preparation for retirement must begin in the final years of employment. This realisation has only in recent years been hesitantly accepted unfortunately.

5. Aid for the aged and public opinion

Times have changed - figures make that clear. Before the first world war children under 15 formed more than one-third of the population. Only five per cent of the population were 65 or more years old. Up to the end of 1978 the proportion of children under 15 had shrunk to 20 per cent and the proportion of people over 65 had trebled. It is obvious in view of this development what importance should be placed on research into age. An important place in this context is occupied by the German Centre for Age Questions (DZA), which has its headquarters in Berlin (West) and is financially supported by the Federal government as well as the Land Berlin. The Centre was established in 1974. One of its tasks is making known scientific results, for example in the monthly publication, "Aid for the aged."

Considerably better known by the public is the Kuratorium German Aid for the aged, Wilhelmine Luebke Foundation which is based in Cologne. It has existed officially since 1963. The Kuratorium arose out of a campaign by an association called Action Common Purpose. Members of Aid for the aged took part. The Federal President of the day, Heinrich Luebke, became chief patron of the campaign. Thanks are due largely to the Luebkes that this institution was called into life. The Kuratorium receives no public money but possesses a foundation fund.

Members of the free Welfare care organisation sit in the controlling body.

Aid from the Kuratorium is used principally to build flats for the aged as well as places where they can meet by day. In addition mobile aid services have been created and training courses for those engaged in care of the aged organised. The Kuratorium sees an important task in public relations work and this is performed in an excellent manner. Above all this institution has succeeded in awakening interest and understanding for the aged among young people.

6. Senior citizens on the schoolbench

Katharina Marbach is a student at Mainz university. At the moment her time is taken up with classical philology, literature, Church and art history. A quite common thing. The only thing that is unusual is her age. The student Katharina Marbach in 65 years old.

Her story has been published in a brochure by the Federal Press and Information office of the Federal government bearing the title "I want to know it once more." The idea of enrolling at a university came to Katharina Marbach through a radio programme. She related: "An elderly gentleman reported on his experiences as a guest hearer. That's when the penny dropped. That's something for you. I thought to myself. That will help you to forget your loneliness. For 26 years I was married. My husband was a schoolmaster. And it was never dull. But then he died and I stood there completely helpless. I felt nothing but sadness and I isolated myself more and more. After the radio broadcast I realised that unless I was going to curl up and die like a primrose I would have to get out."

As guests senior citizens can listen to lectures at every university in the Federal Republic of Germany. Only in the universities of the Federal Land (state) of Bavaria is it necessary to have a school certificate entitling one to go to university or in exceptional cases, a pass from an intermediate school. The cost varies from one university to another. Some charge nothing. At others guest hearers pay up to 52 DM for a term. Naturally seniors can also start quite seriously to study. At the universities of the Federal Land (state) of Hessen, for example, there were 100 students at the end of 1981 older than

60 and as many again registered as guest-listeners. At the Philipps university in Marburg, Hessen, a special office has been established to deal with seniors. At this university special efforts are made to see that students whatever their age learn to understand. In Frankfurt-on-Main, starting in the winter term 1981/82 a "university for the third age" has been set up as a pilot study.

There have always been seniors who, after retiring from a busy working life, have gone back to university - but these persons were always looked on with astonishment and called "white ravens." The same cannot be said about those older citizens who are studying at Dortmund university in the project field "Further education of seniors." That noone is too old to learn is proven by this model experiment which is being borne by the Federal Ministry for Education and Science together with the Land of North Rhine Westphalia. Since 1980 seniors have been trained in a course of studies lasting for four terms as "animators and multiplicators." The aim of the study course is that those who pass shall later conduct courses in connection with the further education of seniors. But they can also work in firms as advisers on preparation for retirement. With this course of studies the scientists hope to help older people to help themselves.

It is no accident that the project "Further education of seniors" was organised at Dortmund university. Cooperation between the university and seniors has a certain tradition - for more than seven years members of the "Old age Academy" - a registered association -- have studied there. Ideas about converting their work into a structured course of studies first cropped up in 1978. The model that started in the summer of 1980 is planned to run until 1984. Consideration is now being given to turning the present study scheme when the model comes to an end, into a permanent offer of study places for seniors and spreading it to other universities. The aim of widening the effective scope in this field is also served by the model programme "Further education of older people" in Berlin (West). Important facts are being collected here for future work by seniors in the Federal Republic of Germany.

1. Women seniors are easier to activate
2. The best contacts are made when seniors are visited by

animators and invited personally.

3. There are no limits to age if the seniors are personally approached.

The actual problems in all projects concerned with education of the old begin after the experimental model phase is ended. At this point namely the local authorities have to take over the financial liability for continuing the work. For all programmes aimed at activating people only have success if they are continuous. However, not only doctors and sociologists are now convinced, but local authority officials are beginning to realise that activating seniors is necessary - if only to prevent mental depressions. And they also know that this activation has to begin as soon as possible so that the problem of the "retirement syndrome" does not arise in the first place.

7. They no longer belong on the scrapheap

"To rest is to rust" - this old German proverb applies to many seniors. But a growing number of older people are finding happiness in putting the skills and knowledge that they have learnt to profitable use in their retirement. Some old ladies who formerly looked after their grandchildren, gladly go out as "grandma on loan" - they help out for example, if a mother is sick. Various cities have a "Rent a grandma" service established on a private basis. The old ladies are only paid their travelling costs but the contacts which they make in this way are worth more than money. Other old people read fairy stories to children in kindergartens. Such "grandmas" find out where they are needed through advertisements in local papers or they hear about it in their old folk clubs. They can also find out from a brochure issued by the Federal Press and Information office of the Federal government ("I want to know it once more). This contains a list of addresses of people who can provide assitance in finding suitable activities.

Sometimes good comes out of evil as was demonstrated in Hagen. There in 1967 the Hasper works went bankrupt and many older workers were on the street overnight without hope of finding work. Thereupon with the aid of the Evangelical Men's Organisation a "Company of Good-will" was created. The Federal govern-

ment donated two completely-equipped workshop vehicles and with this initiative a team of handworkers came into existence. It has grown to 420 members who make themselves useful wherever they are needed. Members of the team are in some cases over 70.

Not far from Bad Segeberg is Christiansfelde, a well-run farm with bulls, pigs and poultry. But Christiansfelde is an old folks home run by the town which is farmed communally by 41 men and women old age pensioners. It has been functioning without any problems for 15 years. The seniors, some of whom worked on farms before they retired get more pleasure from this sort of life than from the quiet existence in a conventional home for the aged. And Christiansfelde is cheaper than other old folks homes. The daily rate for a double room is only 27 DM.

8. In old age inside one's own four walls

Up to the turn of the century it was still an understood thing that older people remained inside the family group. The situation - glorified today by many people in the Federal Republic of Germany as a reflection of a happier world - was by no means always a harmonious one. There were quarrels with the children. The grandparents were annoyed that they were not asked for their advice - only in one respect were there no complaints: the old people never felt lonesome.

A changed working world has altered the structure of families. Grown-up children leave home and form their own families. Grandparents see their grandchildren only on occasional visits. If one of the old married partners dies the one who is left behind - usually it is the wife - often fe ls lonely. However very few of the seniors want to give up their independence.

Of the Federal citizens who are over 65 almost every second woman lives alone but only one man in seven. A projection made in 1978 showed that 4.5 to 5 per cent of the over-65s lived in various types of homes for the elderly. Today it is reckoned that the demand for places in such homes is equivalent to about 5 to 6.5 per cent of members of this age-group. As older

women form a larger proportion of the population than older men, the number of women living in homes is also higher, on average by 75 per cent.

Many old people would like to live near to their children - but not in the same household. Scientists engaged on research into the problems of age call this being "mentally near but physically apart."

More than nine million people over 65 years of age live in the Federal Republic of Germany. Sixty-three per cent of them live with their married partner, children, grandchildren or other members of the family. About 33 per cent live alone in rooms of their own - even if their own homes are in some respects inadequate they value their independence rather than going into an institutional home. Only something over four per cent of seniors live in homes. The numbers could fluctuate because some elderly people only live in homes for short periods.

In the Federal Republic of Germany one distinguishes between houses or flats for the aged, old people's homes and homes for old people who are sick and where they receive care. The houses or flats are built in amongst other similar homes, the only difference being that they have special security arrangements in the bathroom, more handholds and for example, slip-proof floors. There are far too few of such places and especially too few with reasonable rents. In the old people's homes live those who, although they can still move about and go for walks on their own, are no longer able to look after themselves. This group however in no way needs constant care and attention. The seniors who really need to be looked after live in special homes for the aged sick.

Exactly 61 per cent of the homes (representing 64 per cent of the available places) are owned by Welfare organisations - among them the Workers' Welfare, the Caritas association, the Diaconical work/internal mission, the German Red Cross, the German Parity welfare association and the Jewish central welfare organisation. Public authorities own 21 per cent of the homes (with 26 per cent of the total places available) while 18 per cent (with 10 per cent of the places) are privately-owned. No citizen

can be refused admission to a home on the grounds that he has not enough money. The Kuratorium of German Aid for the Aged formulates the principle in the following words: "Reception in a home may on no account be refused because a person's pension is too low or there is no income at all. In accordance with the regulations laid down in the Federal social aid law, the Social Office responsible must pay the difference between income and the costs of the home or alternatively the whole amount to the home. The occupant of a place in a home receives personally pocket money each month. In 1979 for example, this varied according to the extent to which individuals shared in the costs, between 80 and 150 DM. Naturally if there is any money or property available this must be used up first except for a small amount which is left. Children who are earning well can also in such cases be made to contribute." There are about 6,000 homes in the Federal Republic and about 150,000 people are in need of care and attention. A resident in a home has the same basic rights as every other citizen.

A long list of aid in various forms is available to those seniors who prefer to stay inside their own four walls. For example every older person who receives social aid or only has a very small income can apply (to the Social Office) to be relieved from paying radio and television licence fees. And if anyone on grounds of age needs a telephone (for instance to call help quickly) but would have difficulties in paying the full charges, they can obtain a reduction from the Post Office.

Many older people can look after themselves very well alone. The only problems are when they are sick or cannot leave their homes because of weather conditions. For such cases a number of mobile aid services exist. The best-known of these is the "Meals on wheels" service which delivers ready-cooked meals for a small sum. But there are also laundry services, shopping services, cleaning services and reading services (partially organised by honorary workers), all of which make life easier for seniors on their own. In most cases a welfare association runs the mobile aid services.

Mobile aid services are not free - pensioners who use their services must pay a part of the costs according to their income.

If they have not enough money the Social Office steps in. If a person is sick and needs daily care (but does not need to go into hospital) the "Home sick care" organisation helps. All of these services were established to enable seniors to maintain their independence as long as possible. For this independence is an essential part of mental health.

9. How is that with the Pension?

January 1st, 1982 was a red-letter day for 13.1 million pensioners. This was the date when all pensions paid by the State pension insurance funds as well as the war victims' pensions were raised by 5.76 per cent. Ten years earlier there had been an increase in pensions which was particularly important for many women. In the pension reforms of 1972/73 the lowest category of pensions for workers who had never earned very much, was markedly increased. It was mainly women who had not earned very much because in many cases they had no qualifications or trained skills. In the same year the pension insurance scheme was opened to housewives. In effect this meant that women who did not go out and take paid employment were given the opportunity of joining the pension insurance scheme of their own free will and building up their own social security.

The pension reform law of 1972/73 also introduced the flexible retirement age. This also meant a considerable improvement for women. Those women who did not fulfil the conditions for a premature pension but could show 35 accountable insurance years, were given the opportunity of deciding for themselves whether, on attaining the age of 60 they would go on working or take their pension.

The Federal Constitutional Court has demanded a reform of the widows and widowers pensions and this must be completed by 1984. Under existing regulations widowers only receive a widower's pension if the support of the family lay to a large extent in the wife's hands. In January, 1980 there were exactly 8,000 widowers who were drawing a pension on the basis of this regulation. This ruling has to be changed by 1984 for constitutional reasons. Simultaneously social security for the

woman will also be improved.

Basically the compulsory financial provision for old age in the Federal Republic of Germany at the moment is governed by the following points:

1, All employees are obliged to pay contributions to the pension insurance funds. Housewives and self-employed persons can be insured voluntarily and thereby become entitled to a pension.
2, At the age of 65 every employee can draw a pension if he can show that he has at least 15 years insurance time.
3, The "flexible age-limit" begins at 63. At this age an employee can go on pension if he has been insured for at least 35 years.
4, Since January, 1980 it has become possible for employees to draw a pension at the age of 60 if they are severely handicapped or otherwise unfit to work and have been insured for at least 35 years.
5. Women can draw pensions at 60 if in the last 20 years they have worked for over 10 years in a job obliging them to pay insurance contributions and if altogether they can show 15 years insurance time. An employee can also draw a pension at 60 if she has been unemployed for at least one year and has an insurance time of 15 years.
6. To receive a pension application has to be made to the insurance office at the town, district or village council.

This year is the 25th anniversary of a reform with which the Federal Republic of Germany broke new ground in 1957 - the dynamic pension. In practice this means that pensions are adjusted according to the general wage and salary levels.

In the period from 1969 to 1978 pensions have increased by 124 per cent - compared with a wage and salary rise of 98 per cent. Yet despite this the financial situation of many pensioners is not good. This becomes clear on looking at an example of figures from 1978. Of the over-65s living in single-person households 101,000 men and 1,000,000 women had an income of less than 800 DM a month. At the same time 47,000 men and 446,000 women were drawing an income that lay under 600 DM a month. It is plain that women generally are financially worse off.
A special feature in the Federal Republic of Germany is the

private firm's pension scheme. These were regulated by law in 1974. There is no compulsion on the employer to establish such schemes but the employee's entitlement can be fixed by contract. Should he leave the firm his pension entitlement is retained provided he is 35 years old and has been in the scheme for 10 years. He also has an entitlement if he has been with the firm 12 years and been a member of the pension scheme for three years. Employers are obliged to review the firm's pensions every three years and adjust them in the light of the general economic situation. In this way private pensions are safeguarded for about 12 million employees in the Federal Republic of Germany.

10. The old folk begin to mobilise

The popular singer Udo Juergens set the country humming some years ago with an unusual song. The refrain was "When one is 66 that's when life begins." The song was not about old people finding happiness with their grandchildren but about grandpa and grandma going to rock music festivals and riding around on motor bikes. It was a challenge to the old to start making their presence felt.

The idea was not so far wrong. Already at the beginning of the Seventies the former Munich police psychologist George Sieber predicted that the seniors would start mobilising in the next decade. At that time the first reports about the "Grey Panthers" were reaching Europe from America. This was a protest movement formed by seniors in the United States in the Sixties to obtain improvments in the social position of 20 million pensioners. Following the example of the black people's protest movement "Black panthers" the rebellious seniors called themselves "Grey Panthers."

In the meantime the Federal Republic of Germany has also got its own "Black Panthers." In 1975 in Wuppertal the "Seniors Protection Federation" was established, the hard core being a group of "grey panthers." They represent, according to their woman founder, Trude Unruh, principally the interests of old people in the lower-income brackets. They are concerned with the needs of those people who cannot formulate their wishes properly and have a fear of authority. Through a telephone chain-system they also make sure that old people can get immediate help in a sudden

emergency.

Many seniors in recent years have shown an increased readiness to organise themselves and show solidarity rather than resign themselves to their fate. They fight against the arbitrariness of authority and engage in neighbourly aid for one another. Two scientists have written an interesting book about self-help and the independent initiatives of the old with the title: "Noone is too old." In their preface they ask: "Has there ever been a time when there was so much anxiety about growing old? Has there ever been a time when there were so many great examples of successfully growing old."

A group of researchers at the university of Giessen has collaborated with the Ruhr university at Bochum in investigating 150 self-help model cases of older people in the Federal Republic of Germany. The results in the book "No-one is too old" show that there are far more possibilities of self-help for older people than their grandchildren imagine. It is no longer unusual to find pensioner bands in many towns and areas of the country. More unusual is what happened in Gelsenkirchen on February 21st., 1981 when six pensioners illegally occupied a house. The five woman and one man painted a neat notice with the words "This house is occupied". They distributed leaflets and entertained the amazed police officers with home-made cake. The background to the story was that a property dealer wanted to demolish the old brick houses of a coalminers' estate in Gelsenkirchen. His plans foundered on the opposition of the pensioners. One thing is sure. When old people seize the initiative as in this case it boosts their self-confidence.

One oldster has enough self-confidence for two, that's certain. Christian Baur, a former master shoemaker was introduced to the readers of a Hamburg woman's magazine on December 16, 1981, as a male model. As model for a clothing firm in Soest he demonstrates men's fashions at shows in old folks homes. Christian Baur is 103 years old. Anyone who will get up on the cat-walk at that time of life must have self-confidence.

(IN-Press)

11. Important Addresses

Akademie der älteren Generation
Jabachstraße 4-8
5000 Köln

Aktionsgemeinschaft Deutscher Rentner- und Seniorenverbände
Limburger Straße 8
5000 Köln 1

Altenakademie Dortmund
Emil Figge-Straße 50
4600 Dortmund

Bundesministerium für Jugend, Familie und Gesundheit
Kennedyallee 105-107
5300 Bonn 2

Bundesverband der Sozialversicherten Deutschlands e.V.
Alte Stuttgarter Straße 1
7031 Magstadt

Deutsches Zentrum für Altersfragen e.V.
Manfred von Richthofen-Straße 2
1000 Berlin 42

Institut für Sozialforschung und Gesellschaftspolitik e.V.
Sachsenring 29-31
5000 Köln 1

Kompanie des guten Willens e.V.
Frankstraße 7
5800 Hagen 7

Kuratorium Deutsche Altershilfe e.V.
An der Pauluskirche 3
5000 Köln 1

Senioren-Schutz-Bund e.V.
Hans Sachs-Straße 1
5600 Wuppertal 2

Senioren-Selbsthilfe Grauer Panther
Dönberger Straße 92
5600 Wuppertal 1

Senioren-Volkshochschule
Kronenstr.12
7220 Villingen-Schwenningen

12. Literature for further reference

Frauen '80 - Leben in der Bundesrepublik Deutschland
Hrsg. Bundesministerium für Jugend, Familie und Gesundheit,
Bonn 1980

Der rote Faden - Ratgeber für ältere Mitbürger
Hrsg. Bundesministerium für Jugend, Familie und Gesundheit,
Bonn 1980

Alt werden und gesund bleiben
Hrsg. Bundesministerium für Jugend, Familie und Gesundheit,
Bonn 1980

Hilfen für ältere Menschen in der Bundesrepublik Deutschland
Hrsg. Bundesministerium für Jugend, Familie und Gesundheit,
Bonn 1980

Sozialhilfe - Ihr gutes Recht
Hrsg. Bundesministerium für Jugend, Familie und Gesundheit,
Bonn 1980

Ratgeber soziale Sicherheit - Wegweiser durch Behörden und Ämter
Hrsg. Bundesministerium für Arbeit und Sozialordnung,
Bonn 1980

Ich will's nochmal wissen! Senioren-Express
Hrsg. Presse- und Informationsamt der Bundesregierung,
Bonn

Das Alter gehört dazu - eine Information für Lehrkräfte,
Leiter von Jugendgruppen und Vereinsvorstände
Hrsg. Kuratorium Deutsche Altershilfe e.V.,
Köln 1981

Moderne Familie - Ratgeber für den Alltag - Ihre Rechte und
Möglichkeiten
Hrsg. Deutscher Familienverband,
Bonn 1981

Niemand ist zu alt - Selbsthilfe und Alten-Initiativen
Reimer Gronemeyer und Hans-Eckehard Bahr,
Frankfurt am Main 1979

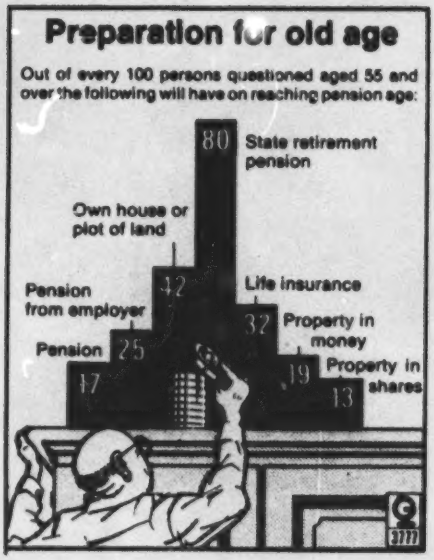
Endlich über vierzig - der reifen Frau gehört die Welt
Susanna Kubelka,
München 1980

Glücklich leben ab 40
Irmgard Locher,
Zürich 1979

Des Lebens bessere Hälfte - Frauen nach 40
Dr. med. Ilva Oehler,
Freiburg 1979

Das Rätsel des Alterns
Walter Theimer,
Köln 1981

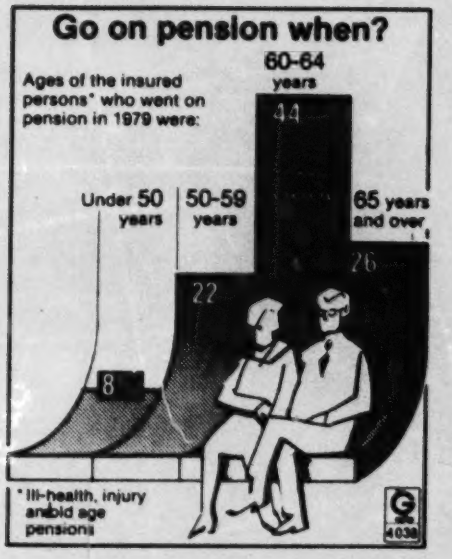
(28)



Pensions are not enough for many

Bonn - Whoever is now in his mid-Fifties is already beginning to give serious thought to his financial situation when he retires. Most people in the Federal Republic of Germany, it is true, can count on a social pension (80 per cent) or other pension (17 per cent). But - an opinion poll conducted by the Allensbach Institute for Demoscopy revealed - not all of them intend to depend on this alone. House-ownership, life insurance, an additional pension from the firm or savings make the financial foundation for old age more dependable.

This concern about the future has good reasons. Many think it is possible that pensions will suddenly get worse or that they will not be adequate to support a reasonable living standard. Almost half of those questioned are therefore saving as much as possible for their old age. (INP/Globus)

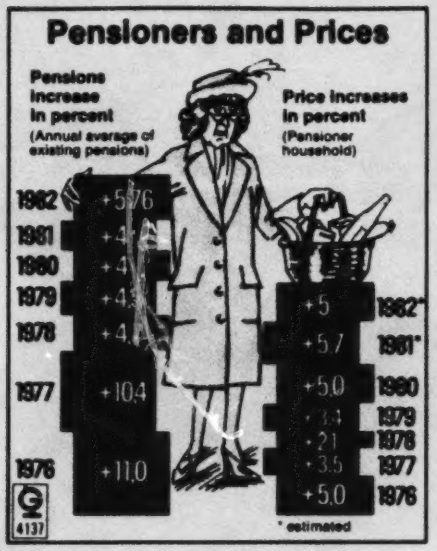


Almost every third worker is on early pension

Bonn - "Shorten the working life" is one of the recipes for taking the strain off the labour market in the Federal Republic of Germany. What it means is that the older workers should take an early pension and thus free jobs for younger persons. In fact these days three-quarters of all workers and salaried employees are leaving their jobs before their 65th birthday - some voluntarily, others involuntarily. For three out of 10 employees, mainly workers, are going on pension before they are 60, being unfit to work on medical grounds. Among the 26 per cent who continue working up to their 65th year of life and beyond, there are considerably more women than men. (INP/Globus)

(30)

BLANK PAGE
DO NOT FILM



Purchasing power plus for pensioners

Bonn - Employed persons in the Federal Republic of Germany do not yet know how much more they are going to earn in 1982. That depends on the impending wage negotiations. For pensioners on the other hand the amount added to their incomes is already fixed. The amount they draw monthly will increase in 1982 by 5.76 per cent. This has been unanimously decided by the Federal parliament. This means that pensions have increased 53 per cent since 1976. Despite the small rises in the years 1979 to 1981 pensioners on the whole have fared quite well. This is also true even if one takes into account the price rises during the same period. The figures show that the purchasing power of pensions - in other words the living standard of the pensioner - has increased 15 per cent since 1976. (INP/Globus)

(31)